

Fill in this information to identify the case:

Debtor 1 Michael A. Horn aka Mike A. Horn

Debtor 2 Patricia L. Horn aka Patty A. Horn dba Patty Horn Clipper Cuts

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania (State)

Case number 17-02237-HWV

Official Form 410S1**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2 c/o Select Portfolio Servicing, Inc.

Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 1849

Date of payment change:
Must be at least 21 days after date of this notice 06/01/2019

New total payment: \$ 1,035.89
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 312.55 New escrow payment: \$ 380.58

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
☐ Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

/s/Steven Kelly
Signature

Date March 26, 2019

Print: Steven Kelly, Bar ID# 308573 Title: Attorney for Creditor
First Name Middle Name Last Name

Company Stern & Eisenberg, P.C.

Address 1581 Main Street, Suite 200 The Shops at Valley Square
Number Street
Warrington, PA 18976
City State ZIP Code

Contact phone 215-572-8111 Email skelly@stemeisenberg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY THAT A COPY OF THE FOREGOING NOTICE OF PAYMENT CHANGE WAS SERVED ELECTRONICALLY THROUGH THE COURT'S ECF SYSTEM AT THE E-MAIL ADDRESS REGISTERED WITH THE COURT ON THIS DATE TO THE FOLLOWING:

DATE: March 26, 2019

Gary J. Imblum
4615 Derry Street
Harrisburg, PA 17111
gary.imblum@imblumlaw.com
Counsel for Debtor

Charles J. DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036
dehartstaff@pamd13trustee.com
Bankruptcy Trustee

Asst. U.S. Trustee
228 Walnut Street
Suite 1190
Harrisburg, PA
17101ustpregion03.ha.ecf@usdoj.gov
US Trustee

and by standard first class mail postage prepaid to:

Michael A. Horn aka Mike A. Horn
110 Deer Drive
Jonestown, PA 17038
Patricia L. Horn aka Patty A. Horn aka Patty Horn
Clipper Cuts
110 Deer Drive
Jonestown, PA 17038
Debtor(s)

By: Respectfully submitted:
/s/ Steven Kelly, Esquire
Steven Kelly, Bar No: 308573
Stern & Eisenberg, P.C.
1581 Main Street, Suite 200
The Shops at Valley Square
Warrington, PA 18976
skelly@sterneisenberg.com
Phone: 215-572-8111
Fax: (215) 572-5025
Counsel for Movant

February 22, 2019

MICHAEL A HORN
PATRICIA L HORN
110 DEER DR
JONESTOWN, PA 17038

Account Number: [REDACTED]
Property Address: 110 DEER DRIVE
JONESTOWN, PA 17038

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS) reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

1. What is the amount of my new monthly payment?

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment (No Prior SPS analysis)	New Payment (as of 06/01/2019)	Change
Principal and Interest		\$655.31	
Regular Escrow Payment	***	\$301.23	\$301.23
Monthly Shortage Payment	***	\$79.35	\$79.35
Total Payment		\$1,035.89	\$380.58

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. Why did the escrow portion of my payment change?

There are three main reasons why your escrow account payment may change from year to year.

- A. Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements (No Prior SPS analysis)	Current Year Estimated Disbursements (as of 06/01/2019)	Change
Tax Disbursements	***	\$2,837.86	\$2,837.86
Hazard Insurance Disbursements	***	\$776.82	\$776.82
Total Annual Escrow Disbursements	***	\$3,614.68	\$3,614.68
Monthly Escrow Payment	***	\$301.23	\$301.23
Monthly Shortage Payment	***	\$79.35	\$79.35

- B. Escrow Reserve Requirements** – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 0 months.
- C. Escrow Shortage** – The actual beginning balance on your account in Tables 3 and 4 is \$1,094.65. According to the projections shown in Tables 3 and 4, your required beginning balance should be \$2,046.87.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim. Any shortages used to calculate this analysis do not include any unpaid taxes and/or insurance that we previously filed in the Proof of Claim. In Table 1, the "Regular Escrow Payments" row shows the full escrow payment required, including all escrow elements and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. In Table 2, the "Monthly Escrow Payment" row shows only the escrow elements without any overage/shortage amounts and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage.

Your unpaid pre-petition escrow amount is \$0.00. This amount has been removed from the projected starting balance.

Your total shortage is \$952.22, which is determined by subtracting your required beginning escrow account balance from your actual beginning escrow account balance. $\$2,046.87 - \$1,094.65 = \$952.22$. Unless you elect to pay the shortage in full, we will collect the total amount over 12 months at \$79.35 per payment.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

Table 3

<u>Month</u>	<u>Description</u>	<u>Payments</u>		<u>Disbursements</u>		<u>Total Balance</u>
		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
History	Beginning Balance					\$0.00
December 2018		0.00	-19.51 *	0.00	0.00	-19.51
January 2019		0.00	296.38 *	0.00	0.00	276.87
February 2019		0.00	592.76 E	0.00	0.00 E	869.63
March 2019		0.00	296.38 E	0.00	0.00 E	1,166.01
April 2019	COUNTY TAX	0.00	296.38 E	0.00	561.75 E	900.64
April 2019	CITY TAX	0.00	0.00 E	0.00	102.37 E	798.27
May 2019		0.00	296.38 E	0.00	0.00 E	1,094.65

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Beginning Balance</u>	<u>Required Balance</u>
June 2019	Starting Balance	301.23	0.00	\$1,094.65	\$2,046.87
July 2019	HAZARD INS	301.23	776.82	1,395.88	2,348.10
August 2019	SCHOOL TAX	301.23	2,173.74	-952.22	0.00**
September 2019		301.23	0.00	-650.99	301.23
October 2019		301.23	0.00	-349.76	602.46
November 2019		301.23	0.00	-48.53	903.69
December 2019		301.23	0.00	252.70	1,204.92
January 2020		301.23	0.00	553.93	1,506.15
February 2020		301.23	0.00	855.16	1,807.38
March 2020		301.23	0.00	1,156.39	2,108.61
April 2020	COUNTY TAX	301.23	561.75	895.87	1,848.09
April 2020	CITY TAX	0.00	102.37	793.50	1,745.72
May 2020		301.23	0.00	1,094.73	2,046.95

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 9 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

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Cut along dotted line

PAYMENT COUPON ON BACK
HAS YOUR ADDRESS CHANGED? IF SO, PLEASE COMPLETE THIS FORM

Mailing Address: _____

City _____ State _____ Zip _____

Home Phone _____ Business Phone _____

Account Number(s): XXXXXXXXXX

All Borrowers' Signatures Required For Address Change

Borrower's Signature

Co-Borrower's Signature

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You have the following options to repay your escrow shortage:

Option A

Do Nothing - The monthly reserve of \$79.35 will be automatically collected with your New Payment unless you select Option B

Option B

Repay the Escrow Shortage in Full - To repay the shortage of \$952.22 in full, please submit your payment with this coupon to:

SELECT PORTFOLIO SERVICING, INC.
P.O. BOX 65450
SALT LAKE CITY, UT 84165-0450

**Escrow Reserve -
Shortage Repayment Coupon**

Select Portfolio Servicing, Inc.
MICHAEL A HORN
PATRICIA L HORN
110 DEER DRIVE,
JONESTOWN PA 17038
Account No: [REDACTED]

You may also submit your payment online by visiting
www.spservicing.com

Total Amount Enclosed: _____